

## REMARKS

### Introduction

Pursuant to the Request for Continued Examination (RCE) submitted herewith, previously pending claims 1, 3, 4, 6-10, 12, 14-18, 20, 22, 24-31 and 33 have been canceled, and new claims 34-54 have been added and are now pending.

Claim 52 is drawn along the lines of previous claim 17 as amended by an unentered Amendment dated March 27, 2008.

Reconsideration of the patentability of the claimed subject matter is requested in view of the foregoing amendments and the following discussion.

### §103 Rejections

In the Final Office Action of December 27, 2007, the previously pending claims were finally rejected under 35 U.S.C. §103(a). Claims 1, 3, 20, 31 and 33 were rejected as unpatentable over U.S. Patent No. 6,657,376 to Farrar et al. (*Farrar*) in view of U.S. Patent No. 5,679,940 to Templeton et al. (*Templeton*); claims 4, 6, 7, 17, 18, 22, 24 and 26-30 were rejected as unpatentable over *Farrar* and *Templeton* in view of the Business Wire article (*Business Wire*); claim 8 was rejected as unpatentable over *Farrar*, *Templeton* and *Business Wire* in view of U.S. Patent No. 5,703,344 to Bezy et al. (*Bezy*); claims 9 and 10 were rejected as unpatentable over *Farrar* and *Bezy* in view of *Templeton*; claims 12 and 14-16 were rejected as unpatentable over *Farrar*, *Bezy* and *Templeton* in view of *Business Wire*; and claim 25 was rejected as unpatentable over *Farrar* and *Templeton* in view of *Bezy*.

New independent claim 34 will now be explained with reference to the specification and FIG. 1 by way of example only. Claim 34 recites the feature of a switch computer 122 that is operable to perform an exclusion check on the received service request message based on a comparison of the transit routing number (TRN) contained in the service request message against a list of excluded transit routing numbers. If the TRN is present in the excluded list, the switch computer will immediately return a decline response to the host with an appropriate response code (see page 16, lines 10-20 of the present specification). This feature is claimed in claim 34 as:

perform an exclusion check on the received service request message based on a comparison of the TRN contained in the service request message against a list of excluded transit routing numbers;

send to the host computer an indicator indicating that the authorization for the conversion request is denied without forwarding the service request message to a drawee bank of the paper check if the performed exclusion check determines that the TRN is present in the list of excluded transit routing numbers

It is important to note that the authorization service request message is declined immediately at the switch computer without the message being further routed to a drawee bank of the paper check. As such, the present invention of claim 34 improves the efficiency of processing paper checks. As persons of ordinary skill in the art can appreciate, the saving of even a few seconds may be especially useful as the customer is typically waiting at a merchant terminal for the paper check to clear with possibly more customers waiting behind him.

It is submitted that this feature is not taught or suggested by the references relied upon as none of *Farrar*, *Templeton*, *Bezy* or *Business Wire* refers to or in any way suggests a switch computer operable to perform an exclusion check on the received service request message based on a comparison of the TRN in the service request message against a list of excluded transit routing numbers prior to the message being routed to a drawee bank.


For at least this reason, it is submitted that new independent claim 34 and its dependent claims 35-42 are patentable over the references relied upon. As independent claims 43 and 52 recite features analogous to those discussed above with respect to claim 34, it is submitted that these claims and their respective dependent claims 44-51, 53 and 54 are also patentable over the references relied upon.

As further regards new independent claim 52, which recites the features of ‘translating one or more separators in the MICR data into alphanumeric characters at the point of sale’ and changing ‘the desired format of the service request message . . . to a standard format of the service organization’, it is submitted that the references relied, whether taken alone or combined, also do not teach or suggest these features of claim 52. New independent claim 52 and its dependent claims 53 and 54 are patentable over the references relied upon for these additional reasons as well.

**Conclusion**

All issues having been addressed, a favorable outcome on the merits is earnestly solicited. To resolve any questions or concerns that may remain, it is requested that the undersigned be contacted to discuss such matters in an interview.

Respectfully submitted,

  
\_\_\_\_\_  
Harry K. Ahn, Reg. No. 40,243  
Attorney for Applicant

Abelman Frayne & Schwab  
666 Third Avenue, 10th Floor  
New York, NY 10017  
Tel. (212) 949-9022